

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

MANUEL PARDO
PATRICIA PARDO
Debtor(s)

Case No. 09-40764

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/29/2009.
- 2) The plan was confirmed on 04/08/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/16/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/24/2014.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$83,191.00.
- 10) Amount of unsecured claims discharged without payment: \$179,467.85.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$152,089.56
Less amount refunded to debtor \$2,301.40

NET RECEIPTS: \$149,788.16

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,500.00
Court Costs \$0.00
Trustee Expenses & Compensation \$7,529.41
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$11,029.41

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAA FINANCIAL SERVICES	Unsecured	6,970.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	8,499.94	8,499.94	8,499.94	886.68	0.00
AMERICAN GENERAL FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
APPLE CREDIT ACCOUNT	Unsecured	1,597.94	NA	NA	0.00	0.00
BAC HOME LOANS SERVICING	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA NA	Unsecured	22,059.00	NA	NA	0.00	0.00
BANK OF AMERICA NA	Secured	21,222.03	21,222.03	21,222.03	21,222.03	0.00
BENEFICIAL	Unsecured	0.00	NA	NA	0.00	0.00
BP CBSD	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
CHASE BANK USA	Unsecured	0.00	NA	NA	0.00	0.00
CHASE CC	Unsecured	0.00	NA	NA	0.00	0.00
CHASE HOME FINANCE	Unsecured	30,061.00	NA	NA	0.00	0.00
CHASE HOME FINANCE	Secured	30,061.00	NA	NA	0.00	0.00
CHASE MANHATTAN	Unsecured	0.00	NA	NA	0.00	0.00
CITI CARDS	Unsecured	0.00	NA	NA	0.00	0.00
CITIFINANCIAL MORTGAGE	Unsecured	0.00	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES LLC	Unsecured	2,574.74	2,574.74	2,574.74	268.59	0.00
Discover Bank	Unsecured	1,490.72	1,490.72	1,490.72	155.51	0.00
DISCOVER CARD	Unsecured	1,840.72	NA	NA	0.00	0.00
DISCOVER FIN SVCS LLC	Unsecured	0.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	5,089.00	5,089.88	5,089.88	530.96	0.00
EAST BAY FUNDING	Unsecured	11,352.98	11,352.98	11,352.98	1,184.30	0.00
EAST BAY FUNDING	Unsecured	7,098.00	7,098.29	7,098.29	740.47	0.00
ECAST SETTLEMENT CORP	Unsecured	6,398.00	6,398.15	6,398.15	667.43	0.00
ECAST SETTLEMENT CORP	Unsecured	1,316.00	1,315.72	1,315.72	137.25	0.00
ECAST SETTLEMENT CORP	Unsecured	860.00	913.83	913.83	95.33	0.00
FIRST USA BANK	Unsecured	0.00	NA	NA	0.00	0.00
FORD MOTOR CREDIT CORPORATIO	Unsecured	0.00	NA	NA	0.00	0.00
FORD MOTOR CREDIT CORPORATIO	Unsecured	0.00	NA	NA	0.00	0.00

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Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
FORD MOTOR CREDIT CORPORATIO	Unsecured	0.00	NA	NA	0.00	0.00
GEMB/ OLD NAVY	Unsecured	0.00	NA	NA	0.00	0.00
GEMB/CARE CREDIT	Unsecured	0.00	NA	NA	0.00	0.00
GEMB/JCP	Unsecured	0.00	NA	NA	0.00	0.00
GMAC MORTGAGE	Unsecured	0.00	NA	NA	0.00	0.00
HOUSEHOLD FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
HSBC	Unsecured	5,671.55	NA	NA	0.00	0.00
HSBC CARSON	Unsecured	0.00	NA	NA	0.00	0.00
HSBC HARLM	Unsecured	0.00	NA	NA	0.00	0.00
HSBC NEVADA	Unsecured	1,138.34	NA	NA	0.00	0.00
HSBC/BEST BUY	Unsecured	0.00	NA	NA	0.00	0.00
HSBC/BEST BUY	Unsecured	0.00	NA	NA	0.00	0.00
HSBC/BEST BUY	Unsecured	0.00	NA	NA	0.00	0.00
HSBC/RS	Unsecured	0.00	NA	NA	0.00	0.00
LASALLE NATIONAL	Unsecured	0.00	NA	NA	0.00	0.00
MACYS DSNB	Unsecured	0.00	NA	NA	0.00	0.00
MERCY PHYSICIAN BILLING	Unsecured	54.00	NA	NA	0.00	0.00
NBGL CARSONS	Unsecured	0.00	NA	NA	0.00	0.00
NOVASTAR MORTGAGE	Unsecured	0.00	NA	NA	0.00	0.00
OHARE AIRPORT TRANSIT SYSTEM	Secured	20,000.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	0.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	0.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	0.00	NA	NA	0.00	0.00
RNB-FIELDS3	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE SERVICING	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE SERVICING	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE SERVICING	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE SERVICING	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE SERVICING	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE SERVICING	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE SERVICING	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE SERVICING	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE SERVICING	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE SERVICING	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE SERVICING	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE SERVICING	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE SERVICING	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE SERVICING	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE SERVICING	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE SERVICING	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE SERVICING	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE SERVICING	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE SERVICING	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE SERVICING	Unsecured	0.00	NA	NA	0.00	0.00
SEARS/CBSD	Unsecured	0.00	NA	NA	0.00	0.00
SHELL OIL/CITIBANK	Unsecured	0.00	NA	NA	0.00	0.00
STUDENT LOAN MARKETING ASSOC	Unsecured	0.00	NA	NA	0.00	0.00
STUDENT LOAN MARKETING ASSOC	Unsecured	0.00	NA	NA	0.00	0.00
STUDENT LOAN MARKETING ASSOC	Unsecured	0.00	NA	NA	0.00	0.00
STUDENT LOAN MARKETING ASSOC	Unsecured	0.00	NA	NA	0.00	0.00
STUDENT LOAN MARKETING ASSOC	Unsecured	0.00	NA	NA	0.00	0.00
STUDENT LOAN MARKETING ASSOC	Unsecured	0.00	NA	NA	0.00	0.00
STUDENT LOAN MARKETING ASSOC	Unsecured	0.00	NA	NA	0.00	0.00
STUDENT LOAN MARKETING ASSOC	Unsecured	0.00	NA	NA	0.00	0.00
STUDENT LOAN MARKETING ASSOC	Unsecured	0.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
STUDENT LOAN MARKETING ASSOC	Unsecured	0.00	NA	NA	0.00	0.00
STUDENT LOAN MARKETING ASSOC	Unsecured	0.00	NA	NA	0.00	0.00
THD/CBSD	Unsecured	0.00	NA	NA	0.00	0.00
THD/CBSD	Unsecured	0.00	NA	NA	0.00	0.00
THE BANK OF NEW YORK MELLON	Unsecured	58,026.26	NA	NA	0.00	0.00
THE BANK OF NEW YORK MELLON	Secured	NA	5,304.30	5,704.30	5,704.30	0.00
THE BANK OF NEW YORK MELLON	Secured	140,936.00	193,657.96	106,372.26	106,372.26	0.00
THE BUREAUS INC	Unsecured	5,652.00	5,884.63	5,884.63	613.86	0.00
TNB TARGET	Unsecured	0.00	NA	NA	0.00	0.00
TOYOTA MOTOR CREDIT	Unsecured	0.00	NA	NA	0.00	0.00
UNION PLUS CREDIT CARD	Unsecured	5,166.92	NA	NA	0.00	0.00
Vanda LLC	Unsecured	1,662.00	1,723.40	1,723.40	179.78	0.00
WFNNB Roomplace	Unsecured	0.00	NA	NA	0.00	0.00
WFNNB/ VICTORIA'S SECRET	Unsecured	0.00	NA	NA	0.00	0.00
WFNNB/EDDIE BAUER	Unsecured	0.00	NA	NA	0.00	0.00
WFNNB/EXPRESS	Unsecured	0.00	NA	NA	0.00	0.00
WFNNB/VALUCITYROOMSTOD	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$106,372.26	\$106,372.26	\$0.00
Mortgage Arrearage	\$5,704.30	\$5,704.30	\$0.00
Debt Secured by Vehicle	\$21,222.03	\$21,222.03	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$133,298.59	\$133,298.59	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$52,342.28	\$5,460.16	\$0.00

Disbursements:

Expenses of Administration	<u>\$11,029.41</u>
Disbursements to Creditors	<u>\$138,758.75</u>
TOTAL DISBURSEMENTS :	<u>\$149,788.16</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/23/2015

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.